



Homeowner Insurance

Options for Big Premium Savings

Chances are your home is your biggest and most valuable investment. Providing you with a wide variety of options that best fit your budget in order to protect that investment is what quality homeowners insurance is all about.

Some insurance companies are advertising temptingly low rates to get your attention. Savings are great, of course, and Grange is big on savings. But we also know that savings have to come with the peace of mind that only the right coverages can provide. That's why we're giving you more price and protection options in selecting the precise coverage that's right for you, your family and your budget.

Of all the factors that go into each of the Grange quotes your agent has provided, three have the greatest impact on savings:

Deductible

Your deductible is what you'll need to pay in the event of a loss, and one of the best ways to manage your insurance costs. The higher your deductible, the lower your premium.

Wind / Hail Deductible

Wind and hail storms are unique events, so you may have a separate deductible for damages that result because of them. Once again, the higher your deductible, the lower your premium.

Actual Cash Value Roof

ACV is a cost-saving option that provides coverage based on the roof's age and condition. Choosing ACV Roof simply gives you another option when it comes to controlling the annual cost of your homeowners insurance. Isn't it nice to have choices?

Your Grange Independent Agent will be happy to go through each option and every factor with you in as much detail as you like.

Saving money is important to all of us – now more than ever. Grange is committed to giving you as much information and as many options as possible to make the most cost-effective choices in protecting you, your family and your home – your most valuable investment.



Coverages and deductibles described above may not be available in all states and products. Please contact a local independent Grange agent for details. If the policy coverage descriptions listed here conflict with the language in the policy, the language in the policy applies.

Homeowner Insurance

Glossary of Terms



Identity Theft Coverage

If your personal information becomes not-so-personal and you become a victim of identity theft, this coverage provides services to help you regain your identity and credit.



Loss of Use

If a loss forces you out of your home, Loss of Use coverage takes care of your living expenses while it's repaired. Because hotels and meals can add up fast.



Other Structures

Falling trees and other objects can do costly damage to your fence, pool or detached garage. Other Structures coverage protects them.



Personal Liability

Accidents happen. And they can happen on your property, too. Think of this as “lawsuit protection.”



Personal Property

What's in your home can be as valuable as your home itself. Personal Property coverage makes sure you don't pay for clothing, furniture and appliance losses out of your own pocket.



Signature Home

If you're a “peace of mind” person, this bundle of additional coverages increases the protections on your home, property, valuables and net worth.



Vantage Plus

Want to sleep a little better? This package gives you increased replacement coverage for your home and what's in it, plus money for additional expenses.



Water Back Up

Water backing up into your home can be a costly, unsanitary mess. This covers any damage caused by clogged sewers and drains.